

# Jackson National Life

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

**Product Name: Action**

**Customer Service: 800-644-4565**

**Type of Product: Fixed Annuity**

*Does this product have . . .*

1.	a guaranteed minimum earnings rate for this contract?	Yes	There is a guaranteed rate but it varies depending on the issue date of each policy.
2.	an annual contract fee?	No	
3.	internal fund transfer fees?	No	
4.	an annual penalty-free withdrawal amount?	Yes	10% some restrictions may apply
5.	quarterly statements sent to the participant's home address?	Yes	
6.	the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?	Yes	Asset allocation changes do not apply to a fixed annuity.
7.	online access to accounts for the participant?	No	
8.	distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?	Yes	
9.	a surrender charge?	Yes	9 year schedule: 9% 1st year, reduced by 1% each year until it reaches zero
10.	surrender charge exceptions?	No	
11.	a guaranteed principal return at death?	Yes	Contract value at date of death.
12.	disclosure of total fees?	Yes	
13.	ability to send distribution payments to participant's home address or bank account?	Yes	
14.	correct tax reporting on taxable withdrawals?	Yes	

